

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Rudy D Arnold  
 Rudy D Arnold  
 Debtors

Case No. 18-12585-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db Rudy D Arnold, 1833 New London Road, Landenberg, PA 19350  
 db Rudy D Arnold, MAILING ADDRESS, P.O. Box 26, Kemblesville, PA 19347-0026  
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,  
 Doylestown, PA 18901-4872  
 14112179 +Law Offices of Patrick Scanlon, 203 NE Front Street, Suite 101, Milford, DE 19963-1431  
 14112180 Linden Green Condos, c/o Common Cents Property Mgmt, 1701 Augustine Rd, Ste 16,  
 Wilmington, DE 19803  
 14103699 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  
 14123099 +M&T Bank, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14122330 +Manufacturers and Traders Trust Company, c/o Shaan S. Chima, Esquire,  
 One South Street, Suite 2200, Baltimore, MD 21202-3281  
 14098910 Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400,  
 One Penn Center Plaza, Philadelphia, PA 19103-1814  
 14102130 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 14104285 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,  
 St. Louis MO 63166-0108  
 14104857 +Union Home Mort. Corp., c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cccarresq@aol.com Sep 19 2019 03:09:30 CHRISTOPHER CONSTANTINE CARR,  
 Law Offices of CHRISTOPHER CONSTANTINE C, 122 Mayfield Drive, Coatesville, PA 19320  
 smg E-mail/Text: megan.harper@phila.gov Sep 19 2019 03:10:33 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 19 2019 03:10:22 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 19 2019 03:10:11 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14098907 EDI: AMEREXP.COM Sep 19 2019 06:53:00 American Express, P.O. Box 981537,  
 El Paso, TX 79998-1537  
 14103776 EDI: BECKLEE.COM Sep 19 2019 06:53:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14099093 +EDI: PRA.COM Sep 19 2019 06:53:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 14109477 EDI: BL-BECKET.COM Sep 19 2019 06:53:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 14098908 E-mail/Text: bncnotices@becket-lee.com Sep 19 2019 03:09:40 Kohl's / Capital One, N.A.,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 14098909 E-mail/Text: camanagement@mtb.com Sep 19 2019 03:09:46 M&T Bank,  
 Lending Services - Customer Support, PO Box 900, Millsboro, DE 19966-0900  
 14112132 E-mail/Text: camanagement@mtb.com Sep 19 2019 03:09:46 M&T Bank, P.O. Box 1288,  
 Buffalo, NY 14240-1288  
 14128358 E-mail/Text: camanagement@mtb.com Sep 19 2019 03:09:46 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240-0840  
 14121995 EDI: PRA.COM Sep 19 2019 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 14094007 +EDI: PRA.COM Sep 19 2019 06:53:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14123193 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2019 03:09:57  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, Pa. 17128-0946  
 14098911 +EDI: PRA.COM Sep 19 2019 06:53:00 Portfolio Recorery Associates, 120 Corporate Blvd,  
 Suite 100, Norfolk, VA 23502-4952  
 14098912 EDI: WFFC.COM Sep 19 2019 06:53:00 Wells Fargo Home Mortgage, P.O. Box 10335,  
 Des Moines, IA 50306-0335

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 14166708\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Lisa  
Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

CHRISTOPHER CONSTANTINE CARR on behalf of Debtor Rudy D Arnold cccarresq@aol.com,  
loanmodbycccesq@aol.com/ccr74486@notify.bestcase.com  
CHRISTOPHER M. MCMONAGLE on behalf of Creditor M&T Bank cmcmonagle@sterneisenberg.com,  
bkecf@sterneisenberg.com  
KEVIN G. MCDONALD on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
LISA CANCANON on behalf of Creditor Specialized Loan Servicing LLC LisaC@w-legal.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
REBECCA ANN SOLARZ on behalf of Creditor Union Home Mortgage Corp. bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com  
SHAAN S. CHIMA on behalf of Creditor Manufacturers and Traders Trust Company, successor to  
Wilmington Trust Company shaan.chima@gebsmith.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Rudy D Arnold</b>	Social Security number or ITIN	<b>xxx-xx-1168</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	<b>Rudy D Arnold</b>	Social Security number or ITIN	<b>xxx-xx-1168</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 4/18/18</b>
Case number:	<b>18-12585-mdc</b>	Date case converted to chapter	<b>7 9/12/19</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rudy D Arnold	Rudy D Arnold
2. All other names used in the last 8 years		
3. Address	1833 New London Road Landenberg, PA 19350	MAILING ADDRESS P.O. Box 26 Kemblesville, PA 19347-0026
4. Debtor's attorney Name and address	CHRISTOPHER CONSTANTINE CARR Law Offices of CHRISTOPHER CONSTANTINE C 122 Mayfield Drive Coatesville, PA 19320	Contact phone (610) 380-7969 Email: cccarresq@aol.com
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: mhkaliner@gmail.com

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 9/18/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 1, 2019 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>601 West Town Road, West Chester, PA 19380</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 12/31/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	